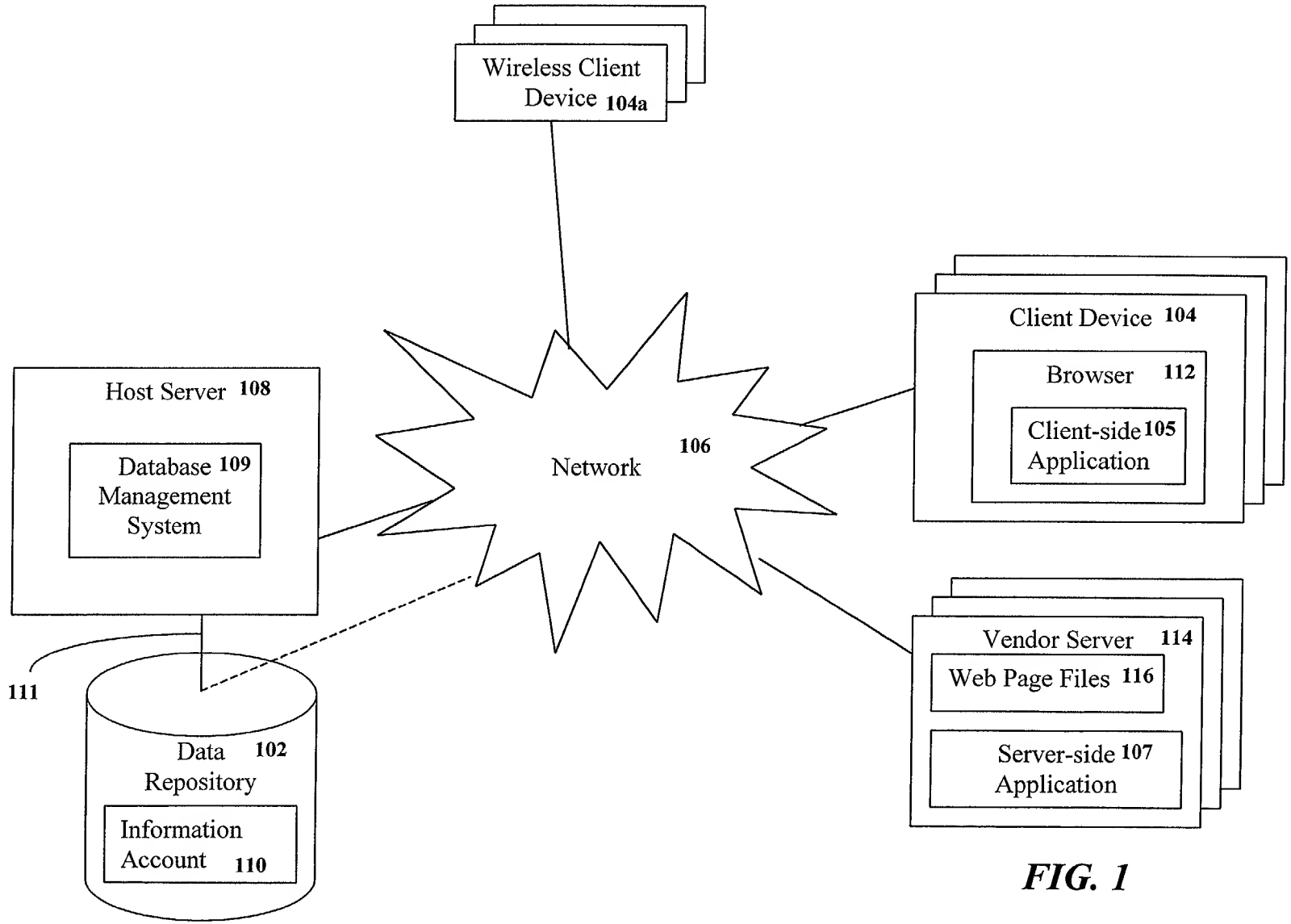
Wireless Client Device 104a
Client Device 104
Browser 112
Client-side Application 105
Network 106
Host Server 108
Database Management System 109
111
Data Repository 102
Information Account 110
Vendor Server 114
Web Page Files 116
Server-side Application 107

FIG. 1

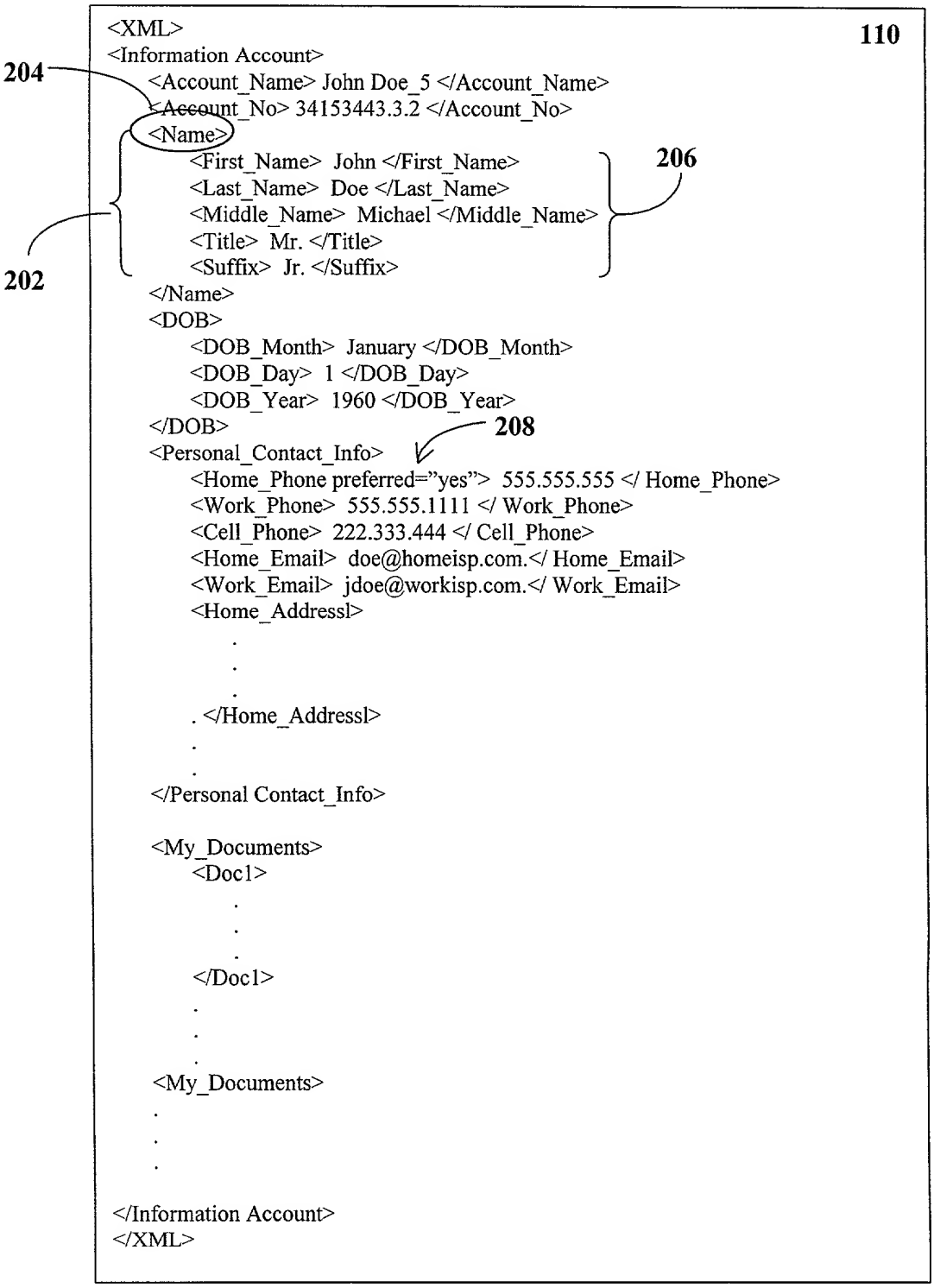
110
204
202
206
208
<XML>
<Information Account>
<Account_Name> John Doe_5 </Account_Name>
<Account_No> 34153443.3.2 </Account_No>
<Name>
<First_Name> John </First_Name>
<Last_Name> Doe </Last_Name>
<Middle_Name> Michael </Middle_Name>
<Title> Mr. </Title>
<Suffix> Jr. </Suffix>
</Name>
<DOB>
<DOB_Month> January </DOB_Month>
<DOB_Day> 1 </DOB_Day>
<DOB_Year> 1960 </DOB_Year>
</DOB>
<Personal_Contact_Info>
<Home_Phone preferred="yes"> 555.555.555 </ Home_Phone>
<Work_Phone> 555.555.1111 </ Work_Phone>
<Cell_Phone> 222.333.444 </ Cell_Phone>
<Home_Email> doe@homeisp.com.</ Home_Email>
<Work_Email> jdoe@workisp.com.</ Work_Email>
<Home_Addressl>
. </Home_Addressl>
</Personal Contact_Info>
<My_Documents>
<Doc1>
</Doc1>
<My_Documents>
</Information Account>
</XML>

FIG. 2

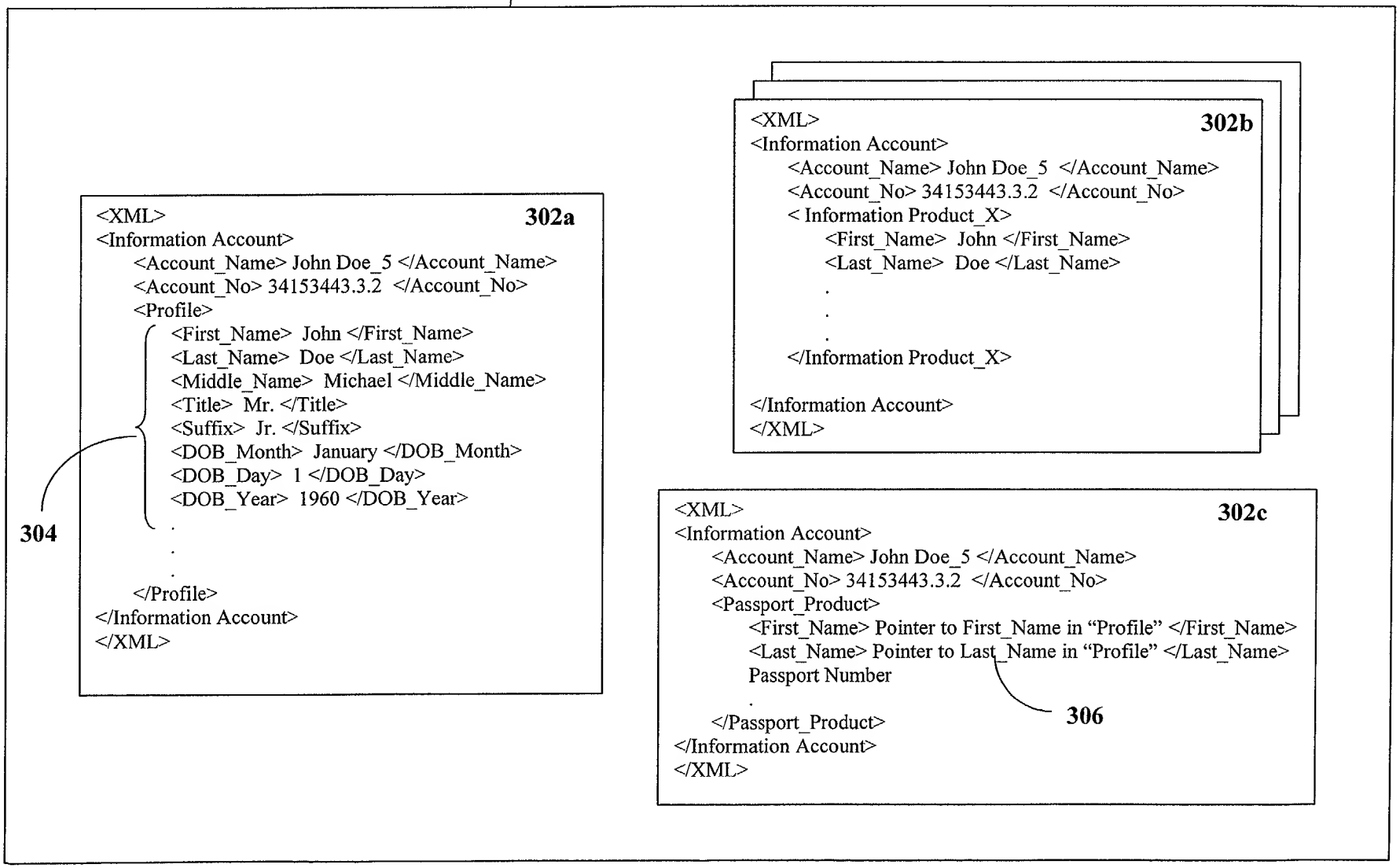
110
302a
<XML>
<Information Account>
<Account_Name> John Doe_5 </Account_Name>
<Account_No> 34153443.3.2 </Account_No>
<Profile>
<First_Name> John </First_Name>
<Last_Name> Doe </Last_Name>
<Middle_Name> Michael </Middle_Name>
<Title> Mr. </Title>
<Suffix> Jr. </Suffix>
<DOB_Month> January </DOB_Month>
<DOB_Day> 1 </DOB_Day>
<DOB_Year> 1960 </DOB_Year>
304
</Profile>
</Information Account>
</XML>
302b
<XML>
<Information Account>
<Account_Name> John Doe_5 </Account_Name>
<Account_No> 34153443.3.2 </Account_No>
< Information Product_X>
<First_Name> John </First_Name>
<Last_Name> Doe </Last_Name>
</Information Product_X>
</Information Account>
</XML>
302c
<XML>
<Information Account>
<Account_Name> John Doe_5 </Account_Name>
<Account_No> 34153443.3.2 </Account_No>
<Passport_Product>
<First_Name> Pointer to First_Name in "Profile" </First_Name>
<Last_Name> Pointer to Last_Name in "Profile" </Last_Name>
Passport Number
306
</Passport_Product>
</Information Account>
</XML>

FIG. 3

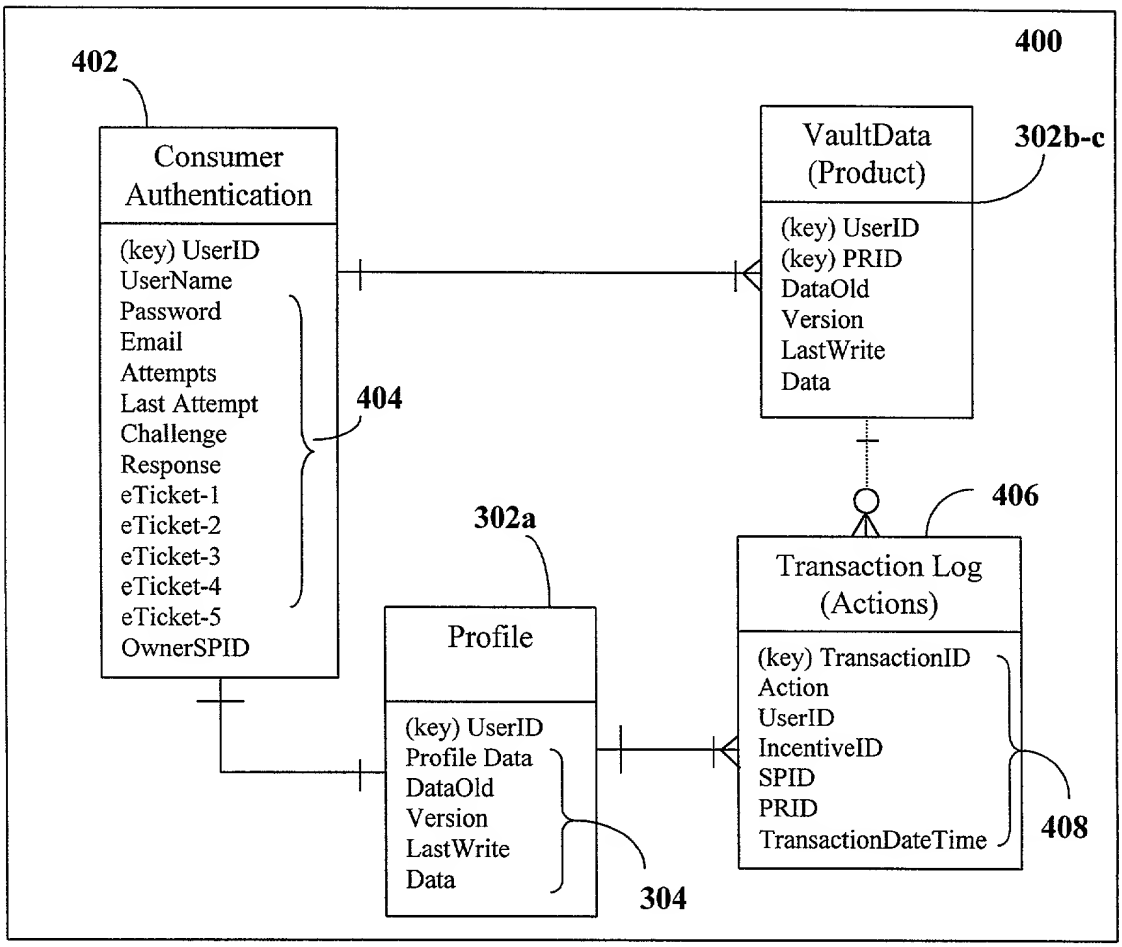
400
402
Consumer Authentication
(key) UserID
UserName
Password
Email
Attempts
Last Attempt
Challenge
Response
eTicket-1
eTicket-2
eTicket-3
eTicket-4
eTicket-5
OwnerSPID
404
VaultData (Product)
302b-c
(key) UserID
(key) PRID
DataOld
Version
LastWrite
Data
406
302a
Profile
(key) UserID
Profile Data
DataOld
Version
LastWrite
Data
304
Transaction Log (Actions)
(key) TransactionID
Action
UserID
IncentiveID
SPID
PRID
TransactionDateTime
408

FIG. 4

TOP280 "295560

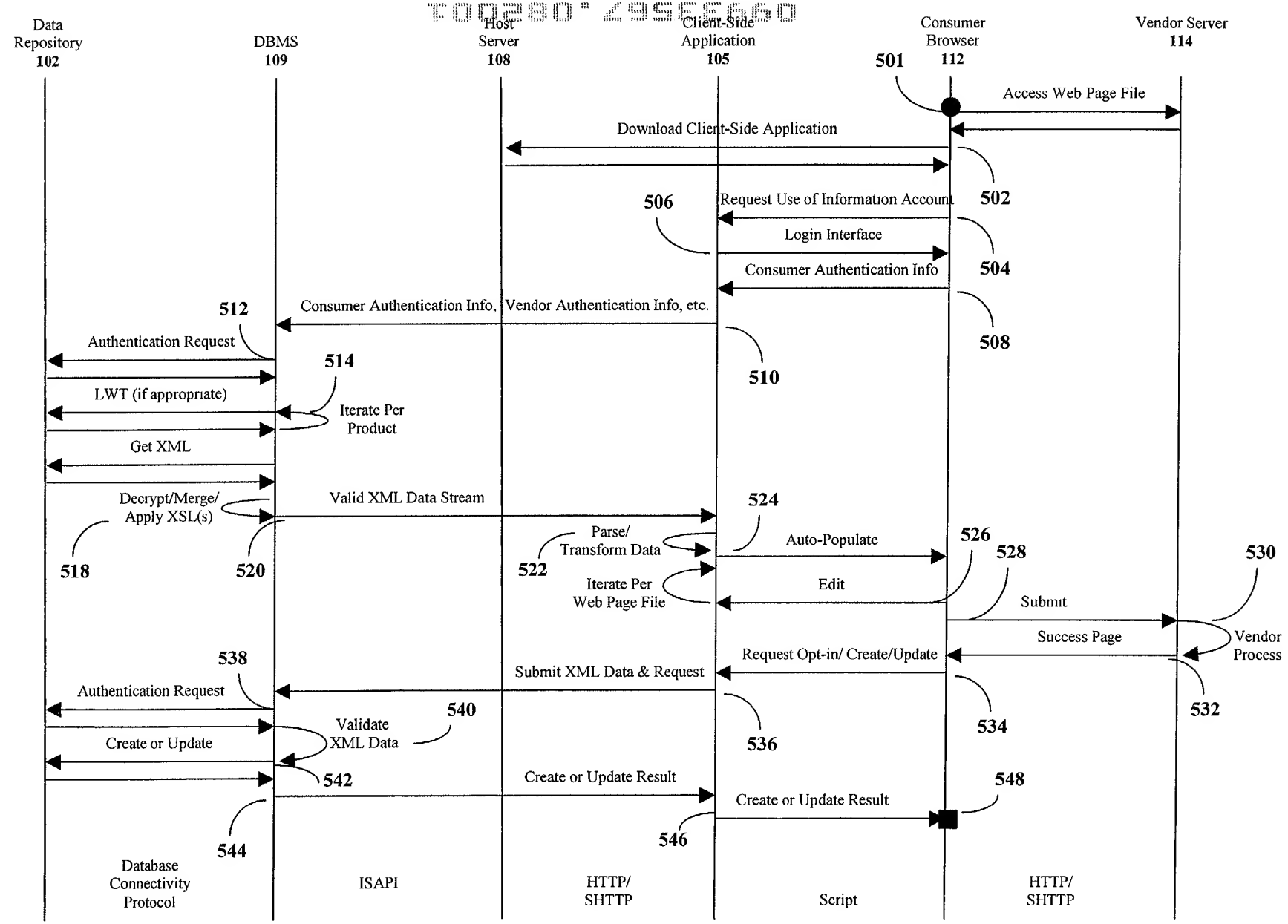

FIG. 5

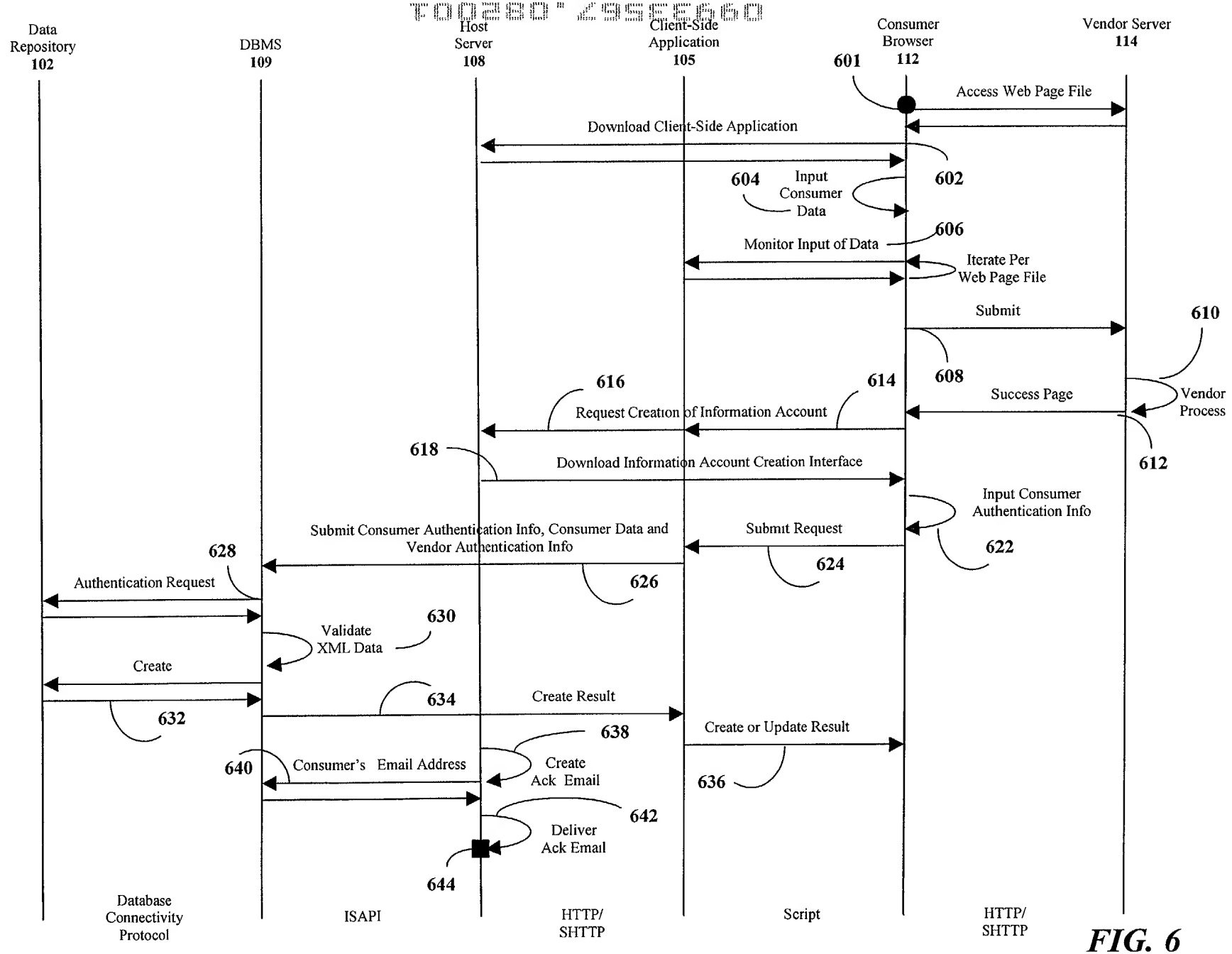
Data Repository 102
DBMS 109
Host Server 108
Client-Side Application 105
Consumer Browser 112
Vendor Server 114
601
Access Web Page File
Download Client-Side Application
602
604
Input Consumer Data
606
Monitor Input of Data
Iterate Per Web Page File
Submit
610
608
616
614
Success Page
Vendor Process
Request Creation of Information Account
612
618
Download Information Account Creation Interface
Input Consumer Authentication Info
Submit Consumer Authentication Info, Consumer Data and Vendor Authentication Info
Submit Request
628
622
624
626
Authentication Request
630
Validate XML Data
Create
634
Create Result
632
638
Create or Update Result
640
Consumer's Email Address
Create Ack Email
636
642
Deliver Ack Email
644
Database Connectivity Protocol
ISAPI
HTTP/ SHTTP
Script
HTTP/ SHTTP

FIG. 6

TOSHIBO "2956650

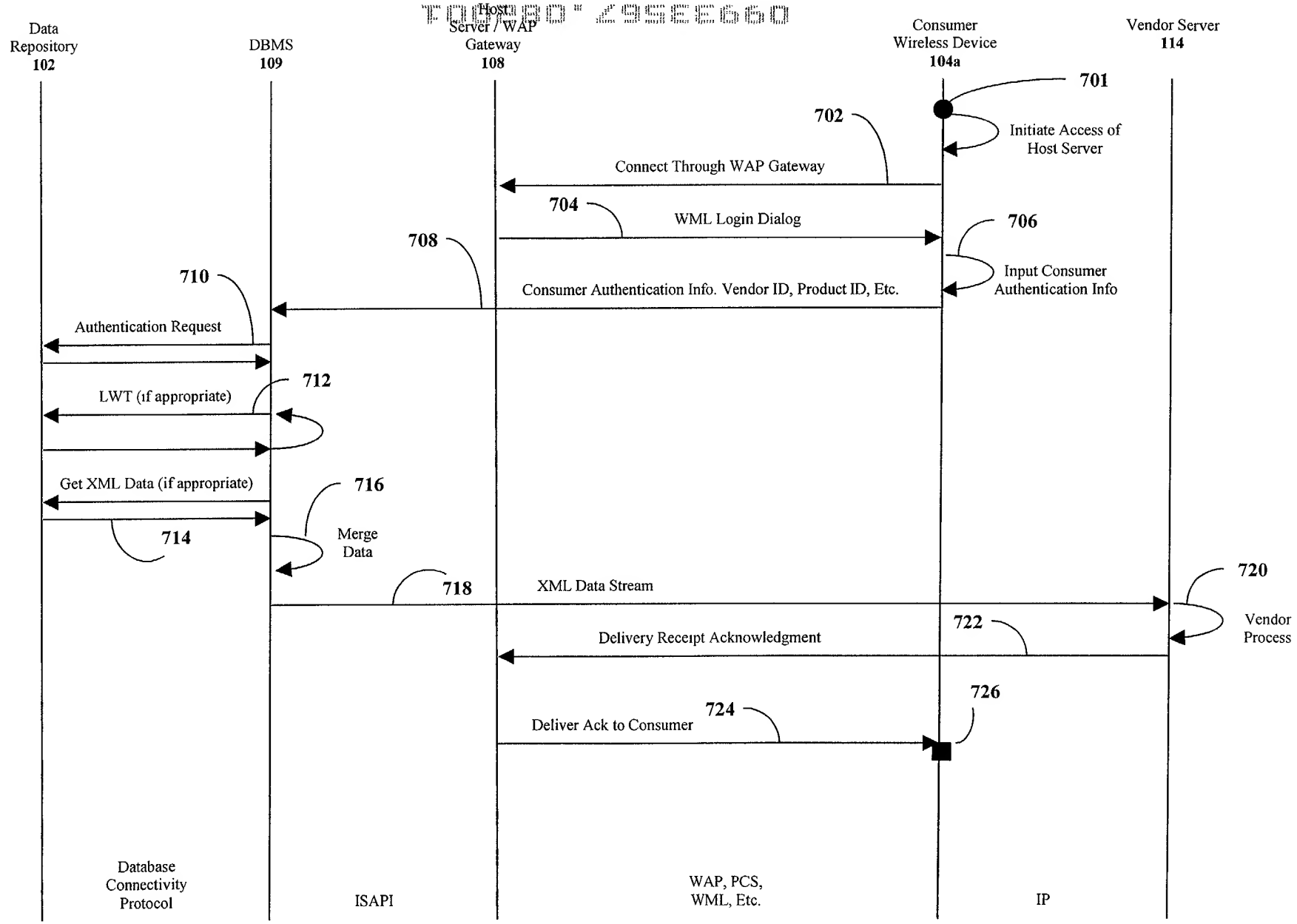

FIG. 7

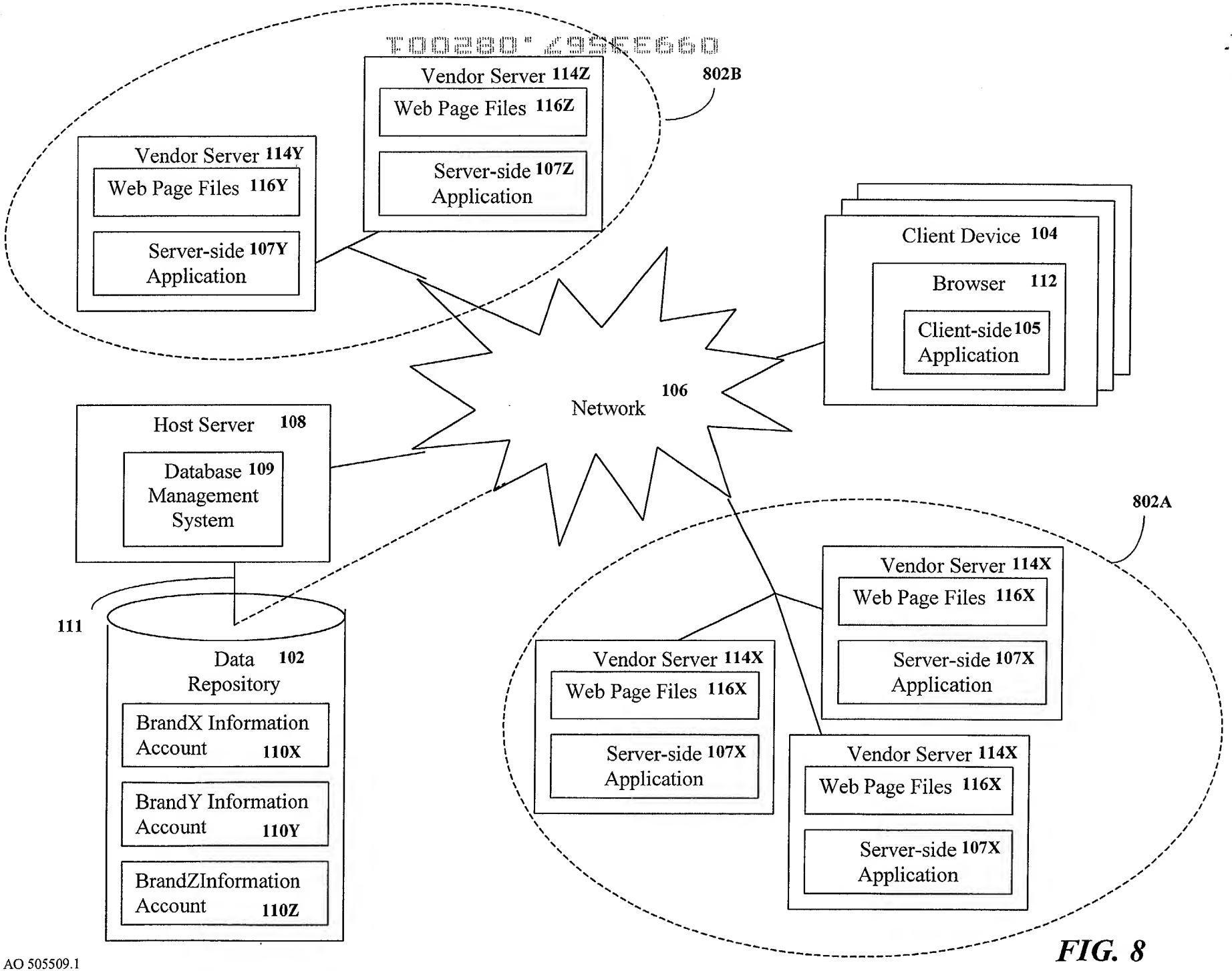

FIG. 8

AO 505509.1

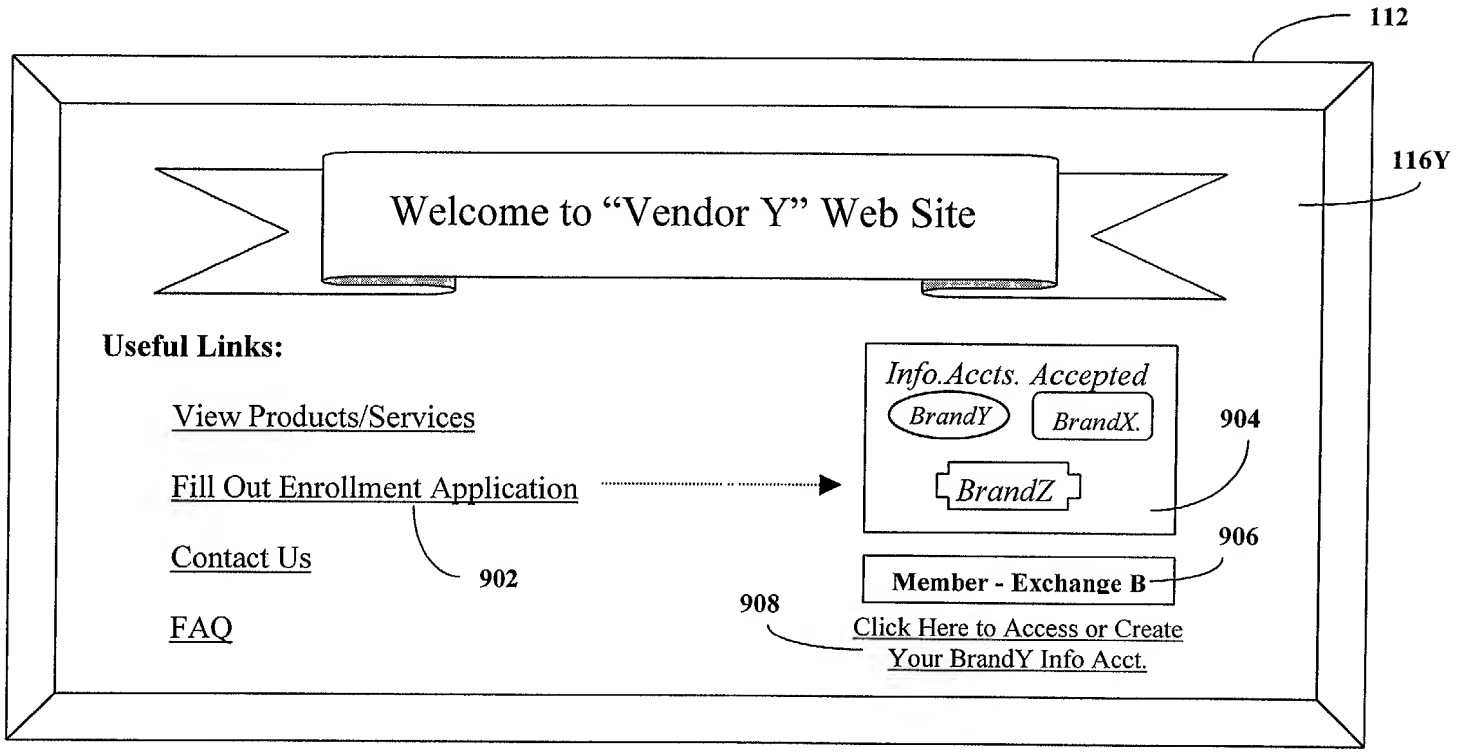
112
116Y
Welcome to "Vendor Y" Web Site
Useful Links:
View Products/Services
Fill Out Enrollment Application
Contact Us
FAQ
902
Info.Accts. Accepted
BrandY
BrandX.
BrandZ
904
906
Member - Exchange B
908
Click Here to Access or Create
Your BrandY Info Acct.

FIG. 9

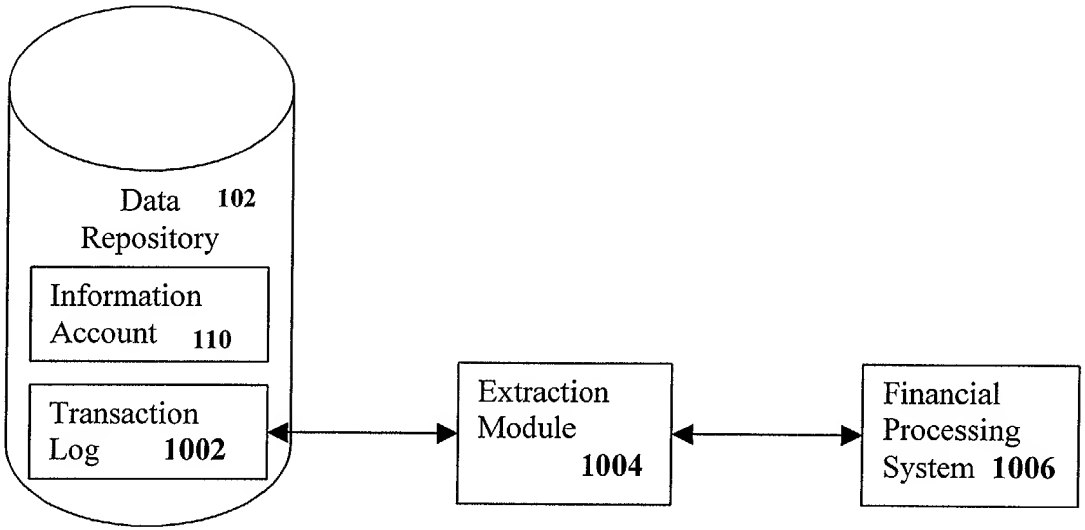
Data 102
Repository
Information Account 110
Transaction Log 1002
Extraction Module 1004
Financial Processing System 1006

FIG. 10